





IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 2151

In re Application: Terry H. Beck et al.

Serial No.: 10/086,406

Filed: March 1, 2002

Confirmation No.: 1280

For: SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK

PRESENTMENT

Commissioner for Patents Washington, D.C. 20231

Sir:

Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

In accordance with 37 C.F.R. 1.56, counsel wishes to make of record the attached items of information for the Examiner's consideration in connection with this application. Also enclosed is a form PTO-1449 for the Examiner's convenience in making such consideration of record. Inclusion herein of any particular item of information is not to be construed as an admission that same is prior art.

The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 09-0528.

Respectfully submitted,

Jeffrey R. McFadden

Reg. No. 46,916

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Greensboro, NC 27401 Tel: 336-574-8060

Fax: 336-574-4514

File No.: 4770-108 (31.2)

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4,270,042	5/1981	Case		235	379				
4,523,330	6/1985	Cain		382	7				
4,694,397	9/1987	Grant et al.		364	408	<u> </u>	<u> </u>		
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	 K	5,668,897	9/1997	Stolfo	382	283		
	L	5,677,955	10/1997	Doggett et al.	380	24		
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	N	5,754,674	5/1998	Ott et al.	382	112		
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	P	5,784,503	7/1998	Bleecker, III et al.	382	306		
	Q	5,790,260	8/1998	Myers	358	296		
	R	5,832,463	11/1998	Funk	705	35		
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	T	5,930,778	7/1999	Geer	705	45		
	 	5,937,084	8/1999	Crabtree et al.	382	137	_	
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X	6,097,834	8/2000	Ī						
Y	6,181,837	1/2001	Cahill et al	382	305				
Z	6,282,308	8/2001	Cossette	382	137	4/199	9		
AA	6,301,379	10/2001	Thompson et al.	382	137	2/199	7		
BB	US2001/001873	8/2001	Anderson et al.	713	176				
СС	US2001/003729	11/2001	Nichols et al.	705	42	5/200)1		
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents Washington, DC 20231

Sir:

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CERTIFICATE OF MAILING/EXPRESS MAIL

"Express Mail" Mailing Label Number: EL795277780US

Date of Deposit: 6-4-02

I hereby certify that this paper, which is an Information Disclosure Statement for an application entitled SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK PRESENTMENT (Our File No. 4770-108 (31.2)), is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to the Commissioner for Patents, Washington, DC 20231.

Mailed By: Muholm

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